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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/435,198	11/05/1999	KEVIN A. LAYNE	1148.002US1	4881
21186	7590	09/07/2004	EXAMINER	
SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A. P.O. BOX 2938 MINNEAPOLIS, MN 55402			GORT, ELAINE L	
			ART UNIT	PAPER NUMBER
			3627	

DATE MAILED: 09/07/2004

Please find below and/or attached an Office communication concerning this application or proceeding.



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**BEFORE THE BOARD OF PATENT APPEALS  
AND INTERFERENCES**

Application Number: 09/435,198  
Filing Date: November 05, 1999  
Appellant(s): LAYNE, KEVIN A.

**MAILED**

SEP 07 2004

**GROUP 3600**

\_\_\_\_\_  
Timothy E. Bianchi  
For Appellant

**EXAMINER'S ANSWER**

This is in response to the appeal brief filed 5/28/04.

**(1) *Real Party in Interest***

A statement identifying the real party in interest is contained in the brief.

**(2) *Related Appeals and Interferences***

A statement identifying the related appeals and interferences which will directly affect or be directly affected by or have a bearing on the decision in the pending appeal is contained in the brief.

**(3) *Status of Claims***

The statement of the status of the claims contained in the brief is correct.

**(4) *Status of Amendments After Final***

The appellant's statement of the status of amendments after final rejection contained in the brief is correct. Amendment submitted with the Appeal Brief has been entered. Amendment to claim 10 is accepted.

**(5) *Summary of Invention***

The summary of invention contained in the brief is correct.

**(6) *Issues***

The appellant's statement of the issues in the brief is correct.

**(7) Grouping of Claims**

Appellant's brief includes a statement that claims 1-21 stand or fall together and provides reasons as set forth in 37 CFR 1.192(c)(7) and (c)(8).

**(8) Claims Appealed**

The copy of the appealed claims contained in the Appendix to the brief is correct.

**(9) Prior Art of Record**

5822400	Smith	10-1998
6163272	GOODE et al.	12-2000

Blenheim Debt Agency First on Net with Credit Checking; New Zealand: New Internet Service By Creditmens; NZInfoTechWeekly (XXX); Sept 28, 1998; page 1.

**(10) Grounds of Rejection**

The following ground(s) of rejection are applicable to the appealed claims:

Claims 1-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Smith (US Patent 5,822,400) in view of Goode et al. (US Patent 6,163,272) and Blenheim Debt Agency.

Smith discloses the claimed method for accessing debt collection information including comprising: storing of account data (e.g. 28, customer credit card company client's credit card account data such as amount due, account id, past due date and phone number; client the credit card company) in a database (16), data associated with

an account of the clients of the collection agency (28 data, collection agency being the call center) including information relating to debt collection from one or more debtors (e.g. customer data); processing access requests with a server (16) from a user process (e.g. 30) controlled by a remote user; and processing data access request so client representative (dialer or agent handling call) is allowed access only to data items associated with an account belonging to that client (caller views data 28 only with call related account data) for remote review of collection status of the account of the client and the updating of account information (e.g. credit card account balance would be updated if a collection is made) after database is updated (updated at 40).

Smith discloses the claimed device except for credential processing to authenticate the identity of the client representative with a plurality of access tiers and is silent regarding client access to updated account information. Goode et al. discloses that it is known in the art to provide an authentication system which processes credentials of users to verify and control access to different levels of information for security purposes and Blenheim Debt Agency discloses that it is known in the art of debt collection for the client (finance companies and retailers) to access their debtor's collection information over the Internet because its cheaper and inexpensive. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the method of Smith with the access by the client as taught by Blenheim Debt Agency and plurality of access tiers with id authentication of Goode et al., in order to allow the client to track the collection agents progress quickly and

inexpensively and to check the status of their debtor's accounts while controlling access to information for security purposes.

**(11) Response to Argument**

1. Claim 1

**The Combination of Goode and Blenheim to Smith is Unlikely, Teaches Away From the Instant Subject Matter, and Includes Nonanalogous Art**

Appellant argues that the combination of Goode and Blenheim to Smith is unlikely, teaches away from the instant subject matter, and includes nonanalogous art.

The Examiner used Goode et al. as it teaches that it is known in the art of computer systems to provide variable access via an authentication system which processes credentials of users to verify and control access to different levels of information for security purposes. The Examiner used Blenheim Debt Agency as it teaches that it is known in the art of debt collection for a client to access their debtor's collection information over the Internet because it is inexpensive and provides up to date information. The combination, provided by the Examiner, of Smith, Goode and Blenheim results in a method for providing a client of a collection agency remote and selective access to data concerning collection accounts the client has placed with the collection agency because Smith teaches debt collection (see column 1 line 15+ and column 4 line 1+), Blenheim teaches remote client access resulting in low cost and timely Internet information, and Goode teaches selective access for data security purposes.

Examiner further contends that Smith does not teach away from the combination when it states that the debt collection information is uploaded to the client (in column 5 lines 13+) because providing direct client Internet access is an improvement to the system by providing inexpensive and timely information on their accounts.

Examiner contends that the references are analogous art because Goode's access controls apply to general computer data system security and access, while Blenheim applies to debt collection agencies (Creditmens is a collection agency), and thus these references are analogous art.

2. Claim 3

**Common Gateway Interface Script**

Appellant argues that the combination of Goode, Blenheim and Smith does not teach a common gateway interface.

The Examiner contends that a common gateway interface script is commonly known in the computer and Internet art for Internet communication.

The Examiner points out that the Appellant has not defined how this is patentably distinct and how this is advantageous over the prior art. Examiner also points out this is the first time the Appellant has argued this point.

3. Claim 4

**Java Applet**

Appellant argues that the combination of Goode, Blenheim and Smith does not teach the use of a Java applet.

The Examiner contends that Java applets are commonly known in the computer and Internet art for Internet communication as Java is a typical language used on the Internet.

The Examiner points out that the Appellant has not defined how this is patentably distinct and how this is advantageous over the prior art. Examiner also points out this is the first time the Appellant has argued this point.

4. Claim 10

**Web Browser or Network**

Appellant argues that the combination of Goode, Blenheim and Smith does not teach the use of a web browser or Network.

The Examiner contends that the combination does teach the use of a web browser and Network as the client would have access over the Internet to the collection data and thus would entail the use of a web browser and a network. Web browsers and networks are commonly known in the computer and Internet art for Internet communication.

The Examiner points out that the Appellant has not defined how this is patentably distinct and how this is advantageous over the prior art. Examiner also points out this is the first time the Appellant has argued this point.



5. Claim 15

**Link to an Online-Ledger for Each Account Represented**

Appellant argues that the combination of Goode, Blenheim and Smith does not teach the use of a link to an online-ledger for each account represented.

The Examiner contends that the combination does teach the use of a link to an online-ledger for each account represented as the client would have access over the Internet to the collection data which includes ledger information for collection accounts and thus would use an Internet link to an online-ledger for each account represented. Internet access is accomplished via web pages which would display information and are commonly known in the computer and Internet art for Internet communication.

The Examiner points out that the Appellant has not defined how this is patentably distinct and how this is advantageous over the prior art. Examiner also points out this is the first time the Appellant has argued this point.

6. Claims 2, 5-9, 11-14 and 16-21

Note: The Appellant has only provided specific arguments for claims 5 and 18.

**Data Grouped into Data Entities (Claim 5)**

Appellant argues that the combination of Goode, Blenheim and Smith does not teach the grouping of data into entities.

The Examiner contends that the combination does teach the grouping of data into entities when the data is "grouped" by debtors. For example the data is "grouped" for access purposes.

The Examiner points out that the Appellant has not defined how this is patentably distinct and how this is advantageous over the prior art. Examiner also points out this is the first time the Appellant has argued this point.

**Differential Client Access to Accounts (Claim 18)**

Appellant argues that the combination of Goode, Blenheim and Smith does not teach differential client access to accounts.

The Examiner contends that the combination does teach differential client access to accounts because Blenheim was used to teach Internet client access to account information and Goode was used to teach variable control access to data in order to provide secure Internet client access to the collection data.

The Examiner points out that the Appellant has not defined how this is patentably distinct and how this is advantageous over the prior art. Examiner also points out this is the first time the Appellant has argued this point.

For the above reasons, it is believed that the rejections should be sustained.

Application/Control Number: 09/435,198  
Art Unit: 3627

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Respectfully submitted,

Elaine Gort  
Examiner  
Art Unit 3627

September 1, 2004

Conferees

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*9-2-04*

*9/2/04*

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